

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Robert M. Dukett
Debtor

Case No. 22-00714-MJC
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0314-5
Date Rcvd: Nov 29, 2023

User: AutoDocke
Form ID: 309A

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Total Noticed: 46

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 01, 2023:

Recip ID	Recipient Name and Address
db	Robert M. Dukett, 191 Cranberry Ridge Dr., Milford, PA 18337-6401
aty	+ Brian C Nicholas, KML Law Group, PC, 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
aty	+ Brian Nicholas, KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
aty	+ Denise E. Carlon, KML Law Group, PC, 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
aty	+ Michael Patrick Farrington, KML Law Group, P.C., 701 Market St., Suite 5000, Philadelphia, PA 19106-1541
tr	+ John J Martin, Law Offices of John J Martin, (Trustee), 1022 Court Street, Honesdale, PA 18431-1925
ust	+ United States Trustee, US Courthouse, 1501 N. 6th St, Harrisburg, PA 17102-1104
5470264	Allstate Insurance Co., 113 7th St Ste 103, Milford, PA 18337-1234
5470265	American Express, PO Box 15132, Wilmington, DE 19850-5132
5470267	Blue Ridge Cable, 112 Bennett Ave, Milford, PA 18337-9501
5470270	Commenity Bank /Columbian Emeralds, 1020 E Pioneer Rd, Draper, UT 84020-4700
5470282	Pike County Sheriff's Office, 412 Broad St, Milford, PA 18337-1538
5470284	Presler, Felt & Warshaw, LLP., 7 Entin Rd, Parsippany, NJ 07054-5020
5470286	RAS LaVrar, LLC (Citi BanK), 425 Commerce Dr Ste 150, Fort Washington, PA 19034-2727
5470290	Upgrade UHG LLC, 6400 Sheridan Dr Ste 138, Williamsville, NY 14221-4842

TOTAL: 15

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: jpoka@optonline.net	Nov 29 2023 18:42:00	John Arpad Poka, 509 Broad Street, Milford, PA 18337
ust	+ Email/Text: ustregion03.ha.ecf@usdoj.gov	Nov 29 2023 18:42:00	United States Trustee, US Courthouse, 1501 N. 6th St, Harrisburg, PA 17102-1104
5470266	^ MEBN	Nov 29 2023 18:36:10	APEX Asset Management, 2501 Oregon Pike Ste 102, Lancaster, PA 17601-4890
5480102	EDI: ATLASACQU	Nov 29 2023 23:41:00	Atlas Acquisitions LLC, 492C Cedar Lane, Ste 442, Teaneck NJ 07666
5482045	EDI: ATLASACQU	Nov 29 2023 23:41:00	Atlas Acquisitions LLC, on behalf of UHG I LLC, 492C Cedar Lane, Ste 442, Teaneck, NJ 07666
5475703	Email/PDF: bncnotices@becket-lee.com	Nov 29 2023 18:55:20	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
5470268	Email/Text: cms-bk@cms-collect.com	Nov 29 2023 18:42:00	Capital Management, 698 1/2 S Ogden St, Buffalo, NY 14206-2317
5470269	EDI: CAPITALONE.COM	Nov 29 2023 23:41:00	Capital One Bank, 1680 Capital One Dr, McLean, VA 22102-3407
5470271	EDI: CCS.COM	Nov 29 2023 23:41:00	Credit Collection Services, 725 Canton St, Norwood, MA 02062-2679
5470272	Email/PDF: creditonebknotifications@resurgent.com		

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		Nov 29 2023 18:40:16	Credit One Bank, PO Box 98873, Las Vegas, NV 89193-8873
5470273	EDI: DISCOVER		
		Nov 29 2023 23:41:00	Discover Bank, PO Box 6103, Carol Stream, IL 60197-6103
5471821	EDI: DISCOVER		
		Nov 29 2023 23:41:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
5470274	Email/Text: data_processing@fin-rec.com		
		Nov 29 2023 18:42:00	Financial Recovery Services, PO Box 385908, Minneapolis, MN 55438-5908
5472245	Email/Text: christina@collectionandrecovery.com		
		Nov 29 2023 18:42:00	Fond du Lac County, C/O Financial Recoveries, Inc., PO Box 310, Fond du Lac, WI 54936-0310
5470275	EDI: CITICORP		
		Nov 29 2023 23:41:00	Home Depot, PO Box 9001010, Louisville, KY 40290-1010
5470276	EDI: JPMORGANCHASE		
		Nov 29 2023 23:41:00	JP Morgan Chase Bank, 270 Park Ave, New York, NY 10017-2014
5470277	^ MEBN		
		Nov 29 2023 18:36:18	KML Group, PC, 701 Market St Ste 5000, Philadelphia, PA 19106-1541
5472332	Email/PDF: resurgentbknofications@resurgent.com		
		Nov 29 2023 18:55:42	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
5470280	^ MEBN		
		Nov 29 2023 18:36:11	MRS BPO, LLC, 1930 Olney Ave, Cherry Hill, NJ 08003-2016
5470278	+ Email/Text: bankruptcydpt@mcmcg.com		
		Nov 29 2023 18:42:00	Midland Credit Management, 350 Camino de la Reina # 100, San Diego, CA 92108-3007
5470279	Email/Text: bankruptcydpt@mcmcg.com		
		Nov 29 2023 18:42:00	Midland Credit Management, PO Box 301030, Los Angeles, CA 90030-1030
5471968	+ Email/Text: bankruptcydpt@mcmcg.com		
		Nov 29 2023 18:42:00	Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
5470281	EDI: AGFINANCE.COM		
		Nov 29 2023 23:41:00	One Main Financial, 601 NW 2nd St, Evansville, IN 47708-1013
5473243	+ EDI: AGFINANCE.COM		
		Nov 29 2023 23:41:00	OneMain Financial, PO Box 3251, Evansville, IN 47731-3251
5470283	EDI: PRA.COM		
		Nov 29 2023 23:41:00	Portfolio Recovery, PO Box 12914, Norfolk, VA 23541-0914
5475366	EDI: PRA.COM		
		Nov 29 2023 23:41:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
5470285	Email/Text: ngisupport@radiusgs.com		
		Nov 29 2023 18:42:00	Radius Global Solutions, PO Box 390846, Minneapolis, MN 55439-0846
5476544	+ Email/Text: bankruptcyteam@quickenloans.com		
		Nov 29 2023 18:42:00	Rocket Mortgage, LLC fka Quicken Loans, at. el, 635 Woodward Avenue, Detroit MI 48226-3408
5470287	+ Email/Text: bankruptcyteam@quickenloans.com		
		Nov 29 2023 18:42:00	Rocket Mtge. f/k/a Quicken Loans, 1050 Woodward Ave, Detroit, MI 48226-3573
5470288	Email/Text: support@spirerecoverysolutions.com		
		Nov 29 2023 18:42:49	Spire Recovery Solution, 330 S Transit St, Lockport, NY 14094-4848
5470289	Email/Text: BAN5620@UCBINC.COM		
		Nov 29 2023 18:42:00	United Collection Bureau, Inc., 5620 Southwyck Blvd Ste 206, Toledo, OH 43614-1501
5470291	Email/Text: COLATTY@WELTMAN.com		
		Nov 29 2023 18:42:00	Weltman Weinberg & Reis Co. LPA, 5000 Bradenton Ave Ste 100, Dublin, OH 43017-3574

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BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a

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preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*P++	ATLAS ACQUISITIONS LCC, 492C CEDAR LANE SUITE 442, TEANECK NJ 07666-1713, address filed with court:, Atlas Acquisitions LLC, 492C Cedar Lane, Ste 442, Teaneck, NJ 07666

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 01, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 29, 2023 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc. bnicholas@kmlawgroup.com
Brian C Nicholas	on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc. bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com
Denise E. Carlon	on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc. bkgroup@kmlawgroup.com,
Jack N Zaharopoulos	on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc. bkgroup@kmlawgroup.com
John Arpad Poka	TWecf@pamd13trustee.com
John J Martin	on behalf of Debtor 1 Robert M. Dukett jpoka@optonline.net
Michael Patrick Farrington	pa36@ecfbis.com trustee@martin-law.net
United States Trustee	on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc. mfarrington@kmlawgroup.com
	ustpre03.ha.ecf@usdoj.gov

TOTAL: 8

Information to identify the case:

Debtor 1:	Robert M. Dukett	Social Security number or ITIN:	xxx-xx-8073
	First Name Middle Name Last Name	EIN:	--
Debtor 2:		Social Security number or ITIN:	
(Spouse, if filing)	First Name Middle Name Last Name	EIN:	--
United States Bankruptcy Court:	Middle District of Pennsylvania	Date case filed in chapter:	13 4/19/22
Case number:	5:22-bk-00714-MJC	Date case converted to chapter:	7 11/29/23

Official Form 309A (For Individuals or Joint Debtors)**Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

10/20

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Robert M. Dukett	
2. All other names used in the last 8 years		
3. Address	191 Cranberry Ridge Dr. Milford, PA 18337-6401	
4. Debtor's attorney Name and address	John Arpad Poka 509 Broad Street Milford, PA 18337	Contact phone 570 296-5297 Email: jpoka@optonline.net
5. Bankruptcy trustee Name and address	John J Martin Law Offices of John J Martin (Trustee) 1022 Court Street Honesdale, PA 18431	Contact phone 570 253-6899 Email: pa36@ecfbis.com

For more information, see page 2 >

Official Form 309A (For Individuals or Joint Debtors) **Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

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Receiving Court Issued Orders and Notices by E-Mail: (1) Anyone can register for the Electronic Bankruptcy Noticing program at ebn.uscourts.gov. (2) Only Debtors can register for DeBN (Debtor's Electronic Bankruptcy Noticing) by filing a DeBN Request form (www.pamb.uscourts.gov/debn-form), with the Clerk of Court. Both options are **FREE** and allow the clerk to quickly send you Court Issued Orders and Notices by E-Mail.

6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov .	Max Rosenn U.S. Courthouse 197 South Main Street Wilkes-Barre, PA 18701	Hours open: Monday – Friday 9:00 AM to 4:00 PM Contact phone (570) 831-2500 Date: 11/29/23
7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	December 29, 2023 at 09:30 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket. *Valid photo identification and proof of social security number are required*	Location: Meeting held by Zoom, visit join.zoom.us , Enter Meeting ID 534 831 3852, Click on Join using passcode 7889648115, or call 1-272-239-0981 For additional meeting information go to https://www.justice.gov/ust/moc
8. Presumption of abuse If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	Insufficient information has been filed to date to permit the clerk to make any determination concerning the presumption of abuse. If more complete information, when filed, shows that the presumption has arisen, creditors will be notified.	
9. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: Filing deadline: 2/27/24 You must file a complaint: <ul style="list-style-type: none"> • if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or • if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6). You must file a motion: <ul style="list-style-type: none"> • if you assert that the discharge should be denied under § 727(a)(8) or (9). Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection. Filing deadline: 30 days after the conclusion of the meeting of creditors	
10. Proof of claim Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at https://pacer.uscourts.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	